

L A W   O F F I C E S  
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July 8, 2004

Marlene H. Dortch, Secretary  
Federal Communications Commission  
The Portals  
445 12th Street, S.W., TW-A325  
Washington, DC 20554

**EX PARTE  
COMMUNICATION**

**Re:    Supplemental Ex Parte re Immediate Implementation of Revised  
        Compensation Rate; Request to Update Default Compensation Rate  
        For Dial-Around Calls from Payphones, WC Docket No. 03-225**

Dear Ms. Dortch:

This letter supplements the American Public Communications Council's ("APCC's") June 28, 2004, ex parte letter urging the Commission to make a revised compensation rate effective immediately upon Federal Register publication of the order adopting the revised rate. *See* Letter to Marlene H. Dortch, Secretary, FCC, from Albert H. Kramer and Robert F. Aldrich, June 28, 2004. ("APCC Implementation Ex Parte"). In the past, the Commission has invariably made its payphone compensation rate prescriptions effective no later than 30 days after Federal Register publication of the rate order, and has routinely allowed the effective dates of the rate changes to fall in the middle of a compensation quarter.<sup>1</sup> As explained in the APCC Implementation Ex Parte and amplified below, there is no valid reason to lengthen the normal implementation period, and every reason to shorten it.

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<sup>1</sup> No carrier has explicitly argued on the record for making the revised rate effective at the end of a quarter. In any event, there is no reason to do so. Compensation payments are computerized processes that require only a minor change in data inputs to accommodate a change in the rate. The Commission has *never* deferred a compensation rate change to the end of a quarter.

The interexchange carriers (“IXCs”) continue their last-minute pleas to delay implementation of the revised rate without any supporting evidence whatsoever. *See* Letter to Marlene H. Dortch, Secretary, FCC, from Larry Fenster, MCI, June 28, 2004 (“Fenster Letter”). The IXCs’ *ex parte* notices do not even indicate what, if any, specific arguments the IXCs have made in meetings at the Commission. The letters state only that “we discussed the importance of allowing sufficient time for administrative and implementation activities associated with any change in the payphone dial-around compensation rate.” *See* Fenster Letter. This vague statement unfairly precludes any focused response by payphone service providers (“PSPs”) to the IXCs’ eleventh-hour lobbying. Needless to say, the Commission cannot rely on oral communications not adequately memorialized on the record, unsupported by specific facts, and with no opportunity to respond, as a basis for deviating from its established practice regarding compensation effective dates.

Although IDT’s earlier *ex parte* letters do make an argument of sorts, IDT also has failed to provide any supporting evidence. *See, e.g.,* Letter to Marlene H. Dortch, Secretary, FCC, from Carl Wolf Bilek, IDT Corporation, June 21, 2004 (“IDT Ex Parte”). While claiming that *if* card providers “are compelled to charge their listed payphone surcharge rate” on existing cards, they “will lose millions of dollars,” IDT fails to demonstrate – or even allege – that card providers actually *would be* compelled to charge only the listed surcharge<sup>2</sup> in the event of a compensation rate increase. In fact, as explained in the APCC Implementation Ex Parte, IDT’s stated concerns are contradicted by the evidence. Unlike PSPs, who must wait for the Commission to order a compensation rate increase,

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<sup>2</sup> In any event, it appears that most “listed” payphone surcharges have been set at a level that anticipates the implementation of a higher rate and already recovers a substantial portion of the resulting increase in costs. Existing prepaid cards generally apply payphone surcharges in the neighborhood of \$.49 to \$.80 – two to three times the current compensation rate of \$.24. *See* APCC Implementation Ex Parte. IDT has not shown why, even assuming they could not be increased, surcharges of \$.49-\$.80 have not already provided a revenue cushion sufficient to recover any initial costs associated with a compensation rate increase pending increases in the surcharge.

prepaid card providers such as IDT can raise their rates to recover a compensation increase on very short notice. IXCs' prepaid cards, including IDT's, almost uniformly provide that "[r]ates and service charges are subject to change without notice." *Id.* at 2-3. Additional research conducted by APCC confirms that this is a uniform practice. Exhibits 2 through 18, which are summarized in Exhibit 1, show terms and conditions from the web pages of various prepaid card providers. Every provider states that rates are subject to change without prior notice. *See* Exhibits enclosed with this ex parte letter.<sup>3</sup>

The Commission should not entertain any attempts by IXCs to supplement their last-minute arguments. To permit this proceeding to be further protracted by debates over the timing of implementation would simply play into the IXCs' hands, rewarding their circumvention of Commission procedures by effectively granting them – with no record basis for doing so – precisely the unwarranted delay they are seeking.

In summary, the IXCs have provided no basis whatsoever for deferring the effective date of the revised rate. By contrast, APCC has provided compelling reasons to expedite the effective date as much as possible. As explained in the APCC Implementation Ex Parte, a rate revision is already two years overdue. PSPs have been operating for at least that long at a rate that is far below cost. In similar circumstances, where a compensation rate prescription was long overdue, the Commission has waived the 30-day period following Federal Register publication in order to provide immediate relief to PSPs. *Operator Service Access and Payphone Compensation*, CC Dkt. No. 91-35, Second Report and Order, 7 FCC Rcd 3251, 3260 ¶ 54, 3262 ¶ 69 (1992) (ordering

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<sup>3</sup> In addition, due to the three-to-six-months payment delay built into the compensation system, even if the Commission makes the new rate effective immediately, IXCs would not be required to make any payments under the new rate until January 1, 2005 (and those payments would only cover a fraction of a quarter). Many of the cards reviewed by APCC expire 90 days after first use. *See* Exhibits. Thus, even if IXCs were *not* able to increase rates without notice to recover a compensation increase, IXCs have ample time to ensure that new cards that assess higher surcharges are in circulation well before any payments must be made under the revised compensation rate.

Marlene H. Dortch, Secretary

July 8, 2004

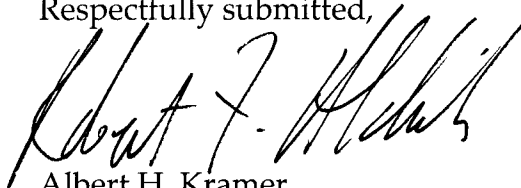
Page 4

compensation to begin to accrue on the first day of the first *month* following Federal Register publication).

Moreover, if the Commission were to defer implementation of the new rate until October 1, 2004 or later, PSPs will receive no payments under the new rate until April 1, 2005. In light of the accelerating decline in payphone deployment, subjecting PSPs to an additional nine-month delay on top of the two years they have already been waiting would be utterly unconscionable and illegal.

Accordingly, the Commission should order that the revised compensation rate takes effect the day after Federal Register publication of the order. Under no circumstances should the effective date be deferred longer than the normal 30 days after Federal Register publication.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Robert F. Aldrich", written over a horizontal line.

Albert H. Kramer

Robert F. Aldrich

cc: Chris Libertelli  
Matthew Brill  
Daniel Gonzalez  
Jessica Rosenworcel  
Scott Bergmann  
Sharon Diskin  
Joel Marcus  
Jeffrey Carlisle  
Tamara Preiss  
Jon Stover  
Carol Canteen

## **EXHIBIT 1**

**SUMMARY OF TERMS & CONDITIONS OF PHONE CARDS IN EXHIBITS 2 – 18.**

<b>CARD PROVIDER</b>	<b>LINK</b>	<b>TERMS &amp; CONDITIONS OR RESTRICTION</b>
<b>USATEL Prepaid Calling Card</b>	<a href="http://ld.net/products/?cogid=taipan1&amp;product=usatel&amp;refid=">http://ld.net/products/?cogid=taipan1&amp;product=usatel&amp;refid=</a>	*USATEL Rechargeable Calling Card US domestic rate is 5.9 cents per minute. No surcharges of any kind, no monthly fees, no large minimum minutes (35¢ FCC payphone fee may apply). Rates are subject to change anytime without prior notification.
<b>AT&amp;T Prepaid Phone Cards</b>	<a href="http://www.consumer.att.com/prepaidcard/fy/terms.html">http://www.consumer.att.com/prepaidcard/fy/terms.html</a>	<p><b>A surcharge of up to 4 minutes applies to pay phone calls. International flat rates are higher than U.S. domestic flat rates, differ according to destination called and are subject to change without notice.</b> Rates may be higher for calls made to or from mobile phones. Call Customer Service for exact rates, surcharge information, and available countries. ...</p> <p>...If your Card is rechargeable, <b>recharge minutes may have different rates, surcharges, and terms and conditions, which may change from time to time without notice</b> and are available by calling Customer Service. Maximum equivalent of 900 U.S. minutes or \$225 U.S. can reside on a Card at any given time. Recharge minute restrictions may change from time to time without notice. Recharge minutes are not refundable.</p>
<b>AT&amp;T Walmart Prepaid Phone card 500 Minutes</b>	<a href="http://www.walmart.com/catalog/product.gsp?cat=3977&amp;dept=3944&amp;product_id=887990&amp;path=0%3A3944%3A3977%3A14563">http://www.walmart.com/catalog/product.gsp?cat=3977&amp;dept=3944&amp;product_id=887990&amp;path=0%3A3944%3A3977%3A14563</a>	<p><b>A surcharge of at least 9 minutes applies to pay phone calls (subject to increase).</b> Calls are billed in 1-minute increments with partial minutes rounded up to the next full minute. Minutes are based on U.S. domestic calls. International flat rates are higher, will vary according to the calling destination, and are subject to change without notice. Cards are only refundable for remaining minutes at Wal-Mart locations with a receipt. If you recharge your Card, all Card minutes become non-refundable. These are global cards that do not expire. Service provided by AT&amp;T or by AT&amp;T Alascom in Alaska.</p>

**SUMMARY OF TERMS & CONDITIONS OF PHONE CARDS IN EXHIBITS 2 – 18.**

<b>TelecomUSA (MinutePass)</b>	<a href="http://www.minutepass.com/ServiceAgreement.asp">http://www.minutepass.com/ServiceAgreement.asp</a>	You may use a Card for calls within the United States and calls between the United States and international locations. In-state calling is governed by state tariffs, if applicable. <b>Rates for domestic and international calls vary and are subject to change.</b> International rates range from \$0.11/minute to \$3.60/minute. Please call 1-800-325-0754 before you leave the U.S. for your specific rates, access codes, and country codes. Calls made from international locations may have a higher per-minute rate than calls made from the United States. Higher rates may apply for calls completed to international wireless receivers. Cards have a maximum telecommunications value of \$0.12 per minute. <b>Payphone calls have a surcharge of up to \$0.50.</b> Additional surcharge applies to Directory Assistance calls. Call length will be rounded to the next full minute and call cost will be rounded to the nearest whole cent. All rates provided in the Terms are listed in U.S. Dollars. Cards have no cash redemption value.
<b>Sprint Prepaid</b>	<a href="https://prepaid.sprint.com/Sprint/">https://prepaid.sprint.com/Sprint/</a>	<b>A U.S. payphone surcharge of \$0.50 will apply, or the minute rate equivalent. All rates are subject to change.</b>
<b>Circuit City/Sprint 100-Minute Prepaid Long Distance Calling Card</b>	<a href="http://www.circuitcity.com/detail.jsp?c=1&amp;b=g&amp;u=c&amp;q=0&amp;bookmark=bookmark_0&amp;oid=77603&amp;catoid=-8755&amp;m=0#specs">http://www.circuitcity.com/detail.jsp?c=1&amp;b=g&amp;u=c&amp;q=0&amp;bookmark=bookmark_0&amp;oid=77603&amp;catoid=-8755&amp;m=0#specs</a>	<b>*Calls made from payphones in the United States may be assessed a surcharge. Payphone surcharge rates subject to change.</b>
<b>USA Talk phone card</b>	<a href="http://www.zscomm.com/usatalk.htm">http://www.zscomm.com/usatalk.htm</a>	<b>Rates and fees are subject to change without notice. FCC mandated surcharge of 65¢ applies when used from a payphone. 3 minute rounding for last minute talked. No refunds honored after purchase. Expires after 6 months of first use.</b>
<b>STI World Prepaid Calling Card</b>	<a href="http://www.zscomm.com/stiworld.htm">http://www.zscomm.com/stiworld.htm</a>	By purchasing this phone card you agree with these terms and conditions. <b>Rates and fees are subject to change without notice. An FCC mandated surcharge applies when used from a payphone. The rate can be anywhere between 49¢ to 69¢ per call depending on the payphone carrier. Expires after three months of first use.</b> No refunds or returns are honored once the calling card is purchased. Service fees may apply. A semi monthly fee of \$0.59 may apply. Application of surcharges and fees will have the effect of reducing total minutes actually received on the card from the minutes announced.

**SUMMARY OF TERMS & CONDITIONS OF PHONE CARDS IN EXHIBITS 2 – 18.**

<b>Quality One Gold Phone Card</b>	<a href="http://www.zscomm.com/qualityonegold.htm">http://www.zscomm.com/qualityonegold.htm</a>	<b>Rates and fees are subject to change without notice. An FCC mandated surcharge applies when used from a payphone. The rate can be anywhere between 49¢ to 79¢ per call depending on the payphone carrier. Expires after three months of first use.</b> No refunds or returns are honored once the calling card is purchased. Calls are billed in 3 minute increments. Maintenance fee applies that can be charged weekly or bi-weekly. Higher rates to cellular destinations. Federal excise and telecom taxes may apply to certain destinations. We are not responsible for lost or stolen PINs, keep your PINs and phone card information safe. Toll free access numbers and other necessary information will be provided once the purchase is completed. As a result of the additional fees and taxes total talk time will be less than the advertised minutes.
<b>ZapTel Call the World Phone Card</b>	<a href="http://www.zaptel.com/zaptel/index.cfm?fuseaction=customer.product&amp;boutique=&amp;product_code=CALLTHEWORLD&amp;category_code=PCARDS">http://www.zaptel.com/zaptel/index.cfm?fuseaction=customer.product&amp;boutique=&amp;product_code=CALLTHEWORLD&amp;category_code=PCARDS</a>	<b>Rates are subject to change without notice. There is a \$.50 FCC mandated surcharge for all calls made from a payphone.</b> There is a 10% surcharge on all calls. Calls are billed in 1 minute increments. For technical support, call 1-877-532-2737 during the hours of 8-6 CST.
<b>ZapTel Students Choice Phone Card</b>	<a href="http://www.zaptel.com/zaptel/index.cfm?fuseaction=customer.product&amp;boutique=&amp;product_code=STUDENTSCHOICE-RECHARGEABLE&amp;category_code=PCARDS">http://www.zaptel.com/zaptel/index.cfm?fuseaction=customer.product&amp;boutique=&amp;product_code=STUDENTSCHOICE-RECHARGEABLE&amp;category_code=PCARDS</a>	Minutes are reduced when calling a cellular phone. <b>All rates, charges and billing increments are subject to change without notice as permitted by law.</b> Calls are billed in one minute increments. No service or connection fee; \$0.59 monthly account fee applies. <b>There is a \$.50 fee for calls made from a payphone.</b> There is a 10% surcharge per call. <b>This card expires 90 days after last use.</b> Services provided by ZapTel.
<b>IDT Global Call</b>	<a href="https://app1.idt.net/debit/globalcall/signup/terms.asp">https://app1.idt.net/debit/globalcall/signup/terms.asp</a>	<b>Pay phone surcharges may apply. Rates subject to change without notice.</b>
<b>Remember Me Phone Cards</b>	<a href="http://www.uniontelecard.com/LegalInfo.asp?ID=7202">http://www.uniontelecard.com/LegalInfo.asp?ID=7202</a>	<b>Toll free access from a payphone will incur a .65 per call surcharge. Rates and fees are subject to change without notice, except where prohibited by law. Card expires 12 months from first use or 2 years from purchase.</b> Service provided by Entrix.
<b>Millennium Telecard MTC Gold</b>	<a href="http://www.mtccard.net/card_details.asp?ProductId=30&amp;RateCategoryID=22">http://www.mtccard.net/card_details.asp?ProductId=30&amp;RateCategoryID=22</a>	Surcharges and fees will affect actual number of minutes delivered. By purchasing or using this card, you accept these terms and the terms listed at <a href="http://www.ibasis.net/prepaid/callcard">www.ibasis.net/prepaid/callcard</a> . <b>Card is valid for 60 days from first use.</b> A \$.69 per week maintenance fee applies 24 hours after first completed call. <b>A payphone surcharge of \$.65 applies. Rates are subject to change without notice.</b> Card has no cash value and is not refundable.



# SUMMARY OF TERMS & CONDITIONS OF PHONE CARDS IN EXHIBITS 2 – 18.

<b>Mi Casa New Jersey</b>	<a href="http://www.mtccard.net/card_details.asp?ProductId=22&amp;RateCategoryID=11">http://www.mtccard.net/card_details.asp?ProductId=22&amp;RateCategoryID=11</a>	By using this card, you agree to this: Calls are billed in 1 min increments. <b>A 79¢ FCC mandated surcharge applies to calls from payphones.</b> Calls to mobile phones may be billed at a higher rate. 79¢ maintenance fee applies 24 hrs after the 1st call and weekly thereafter. Service and connection fees apply. Fed taxes will be deducted. <b>Rates and fees can change without prior or later notice.</b> Rate changes, fees and taxes reduce the number of advertised minutes. <b>Card not rechargeable</b> , refundable or exchangeable. Card and network providers make no express or implied warranty about the condition or fitness of the service offered for any particular use. Card may be deactivated without notice if fraud or non-payment is suspected. <b>Card expires 90 days after 1st use.</b>
<b>Speed Phone Card</b>	<a href="http://www.9278.com/productmoredetail.asp?mscssid=959FF9AC82024FBBBF6A69240FECBDE2&amp;epartner_id=0&amp;sku=251">http://www.9278.com/productmoredetail.asp?mscssid=959FF9AC82024FBBBF6A69240FECBDE2&amp;epartner_id=0&amp;sku=251</a>	<p>Connection Fee: None</p> <p>Billing Increment: 1 Minute</p> <p><b>Payphone Surcharge: 49¢</b></p> <p><b>Expiry Date: Expires after 90 Days from first use.</b></p> <p>Minute information is based on entire card is used in one single call. International calls made to Cellular Phones are billed at higher rates. <b>Prices are subject to change without notice.</b></p>
<b>SBC Prepaid Phone Cards</b>	<a href="http://www.encompasscommunications.com/termsandconditions.htm">http://www.encompasscommunications.com/termsandconditions.htm</a>	Services are provided by Encompass Communications, L.L.C. Terms & Conditions: Advertised minutes are based on a single call. Calls are billed in one-minute increments. Card may be recharged by calling the Customer Service Number. If you are unable to resolve a complaint with the provider of this phone card, you may contact your state regulatory agency. Provider assumes no liability for lost or stolen cards. Please safeguard this card against loss or theft. <b>Card expires the earlier of 180 days from last use or on 12/31/06.</b> Calls may be placed from any of the 50 United States. Card works on touchtone phones only and some phones may restrict the use of prepaid phone cards. Card cannot be used to place 900 number calls. International rates and connection fees may vary from domestic rates and will vary by destination. Calls to international wireless numbers may vary from landline rates. <b>Rates and connection fees are subject to change without notice.</b>
<b>SBC-TELMEX Prepaid Phone Cards</b>	<a href="http://www.encompasscommunications.com/termsandconditions.htm">http://www.encompasscommunications.com/termsandconditions.htm</a>	Calls are billed in 1 minute increments. <b>A 49¢ surcharge applies to calls from payphones.</b> A 49¢ weekly maintenance fee is applied 7 days from first use, and weekly thereafter. <b>Rates and fees can change without prior notice. Card is not rechargeable.</b>

## **EXHIBIT 2**

Calling Cards - USATEL

# USATEL

**NO PER CALL SURCHARGE  
NO MINIMUM USAGE REQUIREMENTS  
LOW DOMESTIC AND INTERNATIONAL RATES**

PREPAID CALLING CARD

RECHARGEABLE CARD!

Main Menu:

[Home](#) [FAQ](#) [Rates](#)  
[Order Now](#)

## An outstanding value!



### Rechargeable Card

Ultra-low International Rates

[Click Here](#)

Long Distance



Shopping for long distance? Let our best rate calculator help you! Enter your area code and first 3 digits of your phone number:

Taipan1 is proud to introduce — the USATel Prepaid Calling Card. The excellent value of these cards has been recognized nationwide. The USATel Card uses Harris 20/20 switching platforms and a worldwide fiber-optic network to ensure crystal clear lines. It is the preferred choice of people on-the-go: business travelers, students, truck drivers, pager users and companies of all sizes. Please consider trying the service.

**ORDER NOW AND START SAVING  CLICK HERE!**

## Rechargeable card!



PINs delivered the same day via email, if the order has been placed by 4:00 PM EST. The card will be sent via US Mail in 3 business days.

USATEL is the rechargeable card. If you need more time on your card, simply call the customer service and add more minutes to your existing PIN that you can use right away. Rechargeable prepaid calling card also limits risk of any fraudulent activity on your calling card.

## NOTES

\*USATEL Rechargeable Calling Card US domestic rate is 5.9 cents per minute. No surcharges of any kind, no monthly fees, no large minimum minutes (35¢ FCC payphone fee may apply). Rates are subject to change anytime without prior notification.

Pr  
Additional/Reli



CogniCon  
Premiere c  
calling wit  
features at  
price!

Cogniworl  
Distance -  
3.49¢/min  
Internation

CogniFast  
Nation Wi  
Internet fo  
month.

## **EXHIBIT 3**



# AT&T PrePaid Phone Cards

## AT&T PrePaid Home

## AT&T PrePaid Phone Cards

- How They Work
- Rates and Pricing
- Place an Order
- Check Your Card Balance
- Find a Store
- Frequently Asked Questions

## Promote Your Business

## Contact AT&T PrePaid

## TERMS AND CONDITIONS

### AT&T PREPAID PHONE CARD ("Card") TERMS AND CONDITIONS AGREEMENT:

By using this Card, you consent to the Terms and Conditions below and to the provisions of the AT&T Consumer Services Agreement, including AT&T Service prepaid cards, which you may obtain at <http://www.att.com/serviceguide/home> calling Customer Service at 1-800-364-9292.

1. **A surcharge of up to 4 minutes applies to pay phone calls.** International flat rates higher than U.S. domestic flat rates, differ according to destination called and are subject to change without notice. Rates may be higher for calls made to or from mobile phones. Call Customer Service for exact rates, surcharge information, and available countries. Complaints not resolved to your satisfaction may be directed to the appropriate state regulatory agency in the state where Card was purchased.
2. This Card can be used to place the following types of calls: in-state and state-to-state calls where AT&T is authorized to carry such calls; Outbound international calls from over 200 locations around the world; and Inbound international calls to the U.S. and to country outside the U.S. from select countries with the use of the **AT&T Direct®**. Call Customer Service for complete rates and available countries before you leave the U.S. This Card cannot be used to place 500, 700, 800, 888, 877, 866, 855, 900 or 976 number service calls. This Card cannot be used to place certain operator-assisted calls such as third-party-billed and collect calls. Directory assistance rates are higher to 555 numbers than other domestic calls.
3. Safeguard your Card and PIN. You are responsible for any loss, theft or unauthorized use.
4. AT&T makes no warranty, express or implied, regarding the condition(s) or fitness of the Card for any particular use or purpose. As permitted by law, the liability of AT&T is limited to direct damages for any personal or property injury, and for all other claims amount equal to the charge for the affected service(s). IN NO EVENT WILL AT&T, ITS EMPLOYEES, AGENTS OR ANY COOPERATING SERVICE PROVIDER(S) BE LIABLE FOR PUNITIVE, SPECIAL, INDIRECT, RELIANCE, INCIDENTAL OR CONSEQUENTIAL DAMAGES.
5. **You and AT&T agree that the exclusive remedy for all disputes arising out of or use of this Card, except for matters you take to small claims court, is arbitration by an independent arbitrator pursuant to the terms of the AT&T Consumer Services Agreement referenced above. YOUR DISPUTE WILL NOT BE HEARD BY A JURY COURT AND MAY NOT BE MADE PART OF A CLASS ACTION. Pending the outcome of AT&T's request for review of a California Federal court decision, AT&T will not arbitrate this Section for disputes arising in California.**
6. Card may be suspended or terminated without notice if AT&T has reason to suspect fraud or misuse. Card is not returnable or exchangeable unless defective, and does not expire. Calls are billed in 1-minute increments; partial minutes used are charged as full minutes.
7. If your Card is rechargeable, recharge minutes may have different rates, surcharges,

and conditions, which may change from time to time without notice and are available Customer Service. Maximum equivalent of 900 U.S. minutes or \$225 U.S. can reside any given time. Recharge minute restrictions may change from time to time without Recharge minutes are not refundable.

8. Service provided by AT&T; by AT&T Alascom in Alaska.

[Terms & Conditions](#) | [Privacy Policy](#) | [Contact Us](#)  
© 2004 AT&T. All rights reserved.

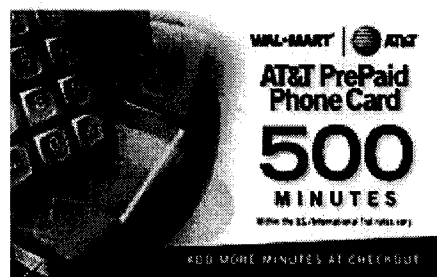
## **EXHIBIT 4**


[Home Page](#) | [Your Account](#) | [Cart & C](#)
[Help](#) | [International Cu](#)
[Electronics](#) | [Photo Center](#) | [Movies & Music](#) | [Books](#) | [Toys](#) | [Video Games](#) | [Home](#) | [Garden & Patio](#) | [Sports & Fitness](#) | [Baby](#) | [Gifts & Flowers](#) | [Jewelry & Watches](#)

 Search **Electronics** for:  **Find**

 You are here: [Home Page](#) > [Electronics](#) > [Phones](#) > [AT&T Prepaid Phone Cards \(not cellular\)](#)

## AT&T 500-Minute Prepaid Phone Card


**ROLLBACK**
**\$30.00**
**Was: \$46.94**
**Availability:** 1 to 2 business days to process before shipping.

**Shipping Cost:** To see the shipping cost for this item, add it to your cart.

**This item can be shipped to APO/FPO addresses.**
[Add to Cart](#)
[Add to My Registry](#)
[See larger image](#)

### Gift Options



Gifting option for this item:

[Gift Wrap](#)
[Gift Message](#)
[See details](#)

### Just 6 cents per minute!

AT&amp;T prepaid phone cards are a great way to save on your phone bill. They also make great gifts!

[See full description](#)
[See similar items](#)
**Manufacturer** AT & T

### Accessories We Recommend for This Item

Check the boxes below and then click "Add to Cart" (above) to include any of these items with your order.


**TeleZapper II**  
**\$14.72**
☐ Include in order

### Description

- 500-minute card (domestic calls)
- Flat rates per minute



- No hidden surcharges
- No monthly fees
- No expiration date
- Reusable\*

\*Additional minutes can be purchased.

**A surcharge of at least 9 minutes applies to pay phonecalls**

**(subject to increase).** Calls are billed in 1-minute increments with partial minutes rounded up to the next full minute. Minutes are based on U.S. domestic calls. International flat rates are higher, will vary according to the calling destination, and are subject to change without notice. Cards are only refundable for remaining minutes at Wal-Mart locations with a receipt. If you recharge your Card, all Card minutes become non-refundable. These are global cards that do not expire. Service provided by AT&T or by AT&T Alascom in Alaska. For rates and surcharges call AT&T Customer Service anytime at 1-888-854-6741.

Disclaimers

Product Warranty

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**Specifications**

Shipping weight in pounds: 0.16

Product Measurement in inches: 0.08 x 7.25 x 4.08

Assembled Country of Origin: USA

Components Country of Origin: USA

Wal-Mart Item #: 8297308

Top of Page

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**See similar items**

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**Ordering Help**

- Track Your Orders
- Questions About Your Order

**Shipping & Returns Help**

- Shipping Costs & Times
- Our Return Policy
- Return an Item

**Store Help**

- Find a Store
- Wal-Mart Stores Info

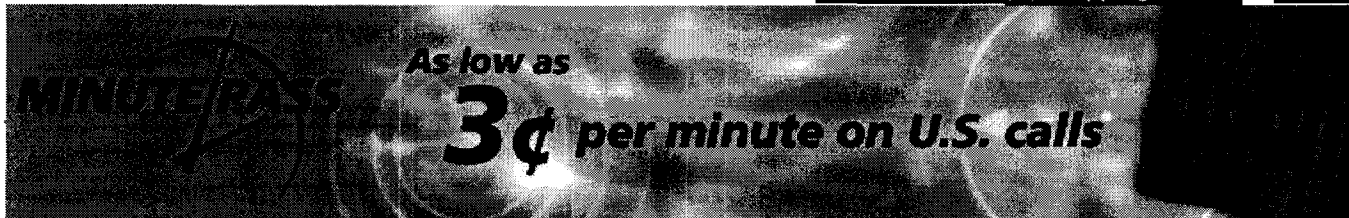
**Still Have Questions?**

- Online Customer Service
- Product Recall Info

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[Store Finder](#) | [SAM'S Club](#) | [Company Information](#) | [Jobs at Walmart.com](#) | [Site Directory](#) | [Wal-Mart Associates](#)

## **EXHIBIT 5**

[Order Form](#)[Shopping Cart](#)[Check Out](#)

## MinutePass

## Charitable Programs

## International Rates

## Minute Refill

## Use Overseas

## FAQs

## Offers

## Home

## Service Agreement

Use of this Telecom\*USA prepaid card ("Card") is governed by the following terms ("Terms"). A printed copy of these Terms is available from customer service at 1-800-325-0754:

1. By purchasing or using a Card, you accept the Terms as they may be updated from time to time at [www.minutepass.com](http://www.minutepass.com).
2. For customer service or to report a defective Card, please call 1-800-325-0754.
3. You may use a Card for calls within the United States and calls between the United States and other countries. In-state calling is governed by state tariffs, if applicable. Rates for domestic and international calls vary and are subject to change. International rates range from \$0.11/minute to \$3.60/minute. Please call 1-800-325-0754 before you leave the U.S. for your specific rates, access codes, and country codes. Calls made from international locations may have a higher per-minute rate than calls made from the United States. Higher rates may apply for calls completed to international wireless receivers. Cards have a maximum telecommunications value of \$0.12 per minute. Payphone calls have a surcharge of \$0.10. An additional surcharge applies to Directory Assistance calls. Call length will be rounded to the nearest minute and call cost will be rounded to the nearest whole cent. All rates provided in the Terms are listed in U.S. Dollars. Cards have no cash redemption value.
4. If you purchased the Card directly from Telecom\*USA and have not yet placed a call from your Card, the Card is unused, you may return the Card with the letter upon which a copy of this Service Agreement appears for a refund of the purchase price. Telecom\*USA will not provide credits for partially used Cards and will not accept or return to you any partially used Cards that are submitted for refunds. Cards placed on the credit card that Telecom\*USA has on file for the purchase price only. No COD is accepted. Please return your unused Card and the letter on which the Service Agreement appears to MinutePass Returns Department, 2401 NW St. Frances Lane, Vancouver, WA, 98660. Please allow 4-6 weeks for your credit to be applied to your credit card statement. If you purchased your Card at a retail store, there are no refunds unless Card is defective.
5. To recharge your MinutePass, dial the access number found on the back of the card, enter your PIN number, press "\*", then follow the voice prompts to add minutes to your card. Rates that apply to your Card may be different than rates that apply to the Card's original minutes.
6. You cannot use a Card to place 700, 900 or 976 number calls, or to place certain toll-free, operator assisted, third party billed, or collect calls.
7. You may contact the state regulatory agency where you purchased the Card for service related issues.
8. Please protect your card. Telecom\*USA is not responsible for lost or stolen Cards or PINs.
9. Telecom\*USA may deny or limit use of the Card for any lawful reason. Due to the portable nature of the Card, Telecom\*USA reserves the right to block, without notice, any Card that Telecom\*USA deems to have been used, or that might be used, for fraudulent purposes. Telecom\*USA may also intercept calls for fraud avoidance. Telecom\*USA will provide subsequent voice notification of such blocking or deactivation. Telecom\*USA will unblock as soon as it determines it can do so without undue risk, and it will notify you by email, assign a new Card or PIN to replace any that were deactivated.
10. Telecom\*USA and its distributors and agents will not be liable for any failure of performance or service beyond its control, including, but not limited to, acts of God, fires, floods or other catastrophes, emergencies, insurrections, riots or wars, strikes, lockouts, work stoppages or other labor difficulties. Telecom\*USA may preempt or discontinue existing services in compliance with any law, order, regulation or other action of government.

governing authority or agency thereof.

11. Telecom\*USA and its distributors and agents make no express or implied representations or warranties about their services and disclaims any implied warranties, including, but not limited to, warranties of merchantability or fitness for a particular purpose or use or non-infringement. Telecom\*USA and its distributors and agents do not authorize anyone to make a warranty on Telecom\*USA's behalf and you may not rely on any statement of warranty as a warranty by Telecom\*USA.
12. You will indemnify, defend, and hold harmless Telecom\*USA and its distributors and agents a claims of loss or damage arising from use of your Card, including (a) allegations or claims for invasion of privacy, or infringement of copyright arising out of the material, data, information, or content transmitted via the Card, and (b) all other allegations and claims arising out of any intentional omission by you or others authorized by you to use the Card.
13. Telecom\*USA and its distributors and agents will not be liable for any act or omission of any company or companies furnishing a portion of the service, or from any act or omission of a third party, its vendors participating in Telecom\*USA offerings made to you, or for damages associated with channels, or equipment that they do not furnish, or for damages that result from the operation of provided systems, equipment, facilities or services that are interconnected with Telecom\*USA.
14. With respect to any allegation, claim, or dispute related to use of the Card, the liability of Telecom\*USA, its distributors and agents will be limited to the face value of the Card. In no event will Telecom\*USA, its distributors and agents be liable for any indirect, special, incidental, consequential, exemplary loss or damage of any kind, including lost profits.
15. This section provides for resolution of most disputes through arbitration instead of court proceedings and class actions. Arbitration is final and binding. All disputes arising out of or related to these Terms (regardless as to whether the dispute is based in contract, tort, statute, fraud, misrepresentation, or other legal or equitable theory) will be submitted either to the American Arbitration Association ("AAA") for final and binding arbitration. The arbitration will be conducted under the AAA Rules for the Resolution of Consumer-Related Disputes Commercial Arbitration Rules ("AAA Rules") or JAMS Streamlined Arbitration Rules and Procedures ("JAMS Rules"), respectively, as such rules may be modified by the parties in writing on the date of commencement of the arbitration and as such rules are modified by the parties. Either party may contact AAA in writing at AAA Central Case Management Center, 134555 North Central Expressway, Suite 1750, Dallas, TX 75240-6636 or JAMS in writing at 1101 17th St., NW, Suite 808, Washington, DC 20036. For more information regarding AAA or JAMS, you may visit their respective web sites [www.adr.org](http://www.adr.org) or [www.jamsadr.com](http://www.jamsadr.com). Under the AAA Rules and the JAMS Rules, you also may elect to take qualifying disputes to small claims court. The arbitration will be based only on the written submissions of the parties and documents submitted to the arbitrator, unless the parties agree otherwise. Additional charges may apply for such procedures. The arbitration will be conducted in accordance with the United States Arbitration Act, 9 U.S.C. 1-16 et seq. ("USAA"). The arbitrator will determine any controversy over whether an issue is arbitrable. The award may be enforced in any court of competent jurisdiction. All post-award proceedings will be governed by the USAA. Currently, the AAA Rules provide for reduced filing fees for consumers. Unless otherwise provided in the AAA Rules, the JAMS Rules, or in the arbitration award, all other administrative fees and expenses of an arbitration, including the fees and expenses of the arbitrator, will be divided equally between you and Telecom\*USA. Each party will bear the cost of preparing and presenting its own case. Arbitration proceedings will be held at the location that AAA or JAMS selects unless otherwise mutually agreed upon by the parties. Each dispute will be arbitrated on an individual basis and not consolidated in any action with the disputes or claims of other consumers or customers. No dispute may be brought as a class action or as a private attorney general, and you will not have the right to act as a class representative or participate as a member of a class of claimants with respect to any dispute related to the Card. Any dispute or claim arising out of or relating to these Terms must be brought within one year after the date on which the basis for the dispute or claim first arises or the period of time specified in the applicable statute.
16. You may not modify or assign the Terms; in its sole discretion, Telecom\*USA may modify the Terms. No waiver of the Terms is valid. The Terms are binding upon you and Telecom\*USA and its respective agents and heirs. If any part or provision of these Terms is finally determined to be unenforceable under applicable law by a court of competent jurisdiction, then that part or provision shall be ineffective only to the extent of such invalidity or unenforceability, without in any way affecting the enforceability of the other parts or provisions of these Terms.
17. The Terms are governed by and construed under the laws of the State of New York and applicable law, without regard to choice of law principles.

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No part of this web site may be reproduced in any form without written permission.

[Privacy Policy](#)  
[Service Agreement](#)  
[Note on Security](#)

## **EXHIBIT 6**



One Sprint. Many Solutions.™

Personal | Business

[Sprint Prepaid  
Store Home Page](#)
[Prepaid Products](#)
[→ Sprint Prepaid  
PhoneCard](#)
[Frequently Asked  
Questions](#)
[Customer Service](#)

















## Sprint Prepaid PhoneCard<sup>SM</sup>

**Great rates and go-anywhere convenience.**

With the Sprint Prepaid PhoneCard(sm) you can call anytime to virtually anywhere with no per-call connect fee\*.

Your card can be conveniently delivered Online, so you don't have to wait for the mail to start calling. Just select the card that's right for you, click "Order Now" and your Sprint Prepaid PhoneCard will be delivered Online instantly.\*\* It's that simple!

Click any product picture below to view a larger image.

PRODUCT	PRICE	QTY.	DELIVERY METHOD
Delivered Online			
 <b>Sprint 60 Minute</b>	<b>\$7.20</b> per card (12.0¢ per minute*)	0 	<a href="#">Online</a>
 <b>Sprint 120 Minute</b>	<b>\$13.20</b> per card (11.0¢ per minute*)	0 	<a href="#">Online</a>
 <b>Sprint 250 Minute</b>	<b>\$25.00</b> per card (10.0¢ per minute*)	0 	<a href="#">Online</a>
 <b>Sprint 500 Minute</b>	<b>\$45.00</b> per card (9.0¢ per minute*)	0 	<a href="#">Online</a>
Delivered by US Postal Service			
Add 75¢ per card for Shipping and Handling			
 <b>Sprint 30 Minute</b>	<b>\$5.40</b> per card (18.0¢ per minute*)	0 	<a href="#">US Mail</a>
 <b>Sprint 60 Minute</b>	<b>\$10.20</b> per card (17.0¢ per minute*)	0 	<a href="#">US Mail</a>
 <b>Sprint 120 Minute</b>	<b>\$19.20</b> per card (16.0¢ per minute*)	0 	<a href="#">US Mail</a>
 <b>Sprint 250 Minute</b>	<b>\$37.50</b> per card (15.0¢ per minute*)	0 	<a href="#">US Mail</a>

After you have made your selections, click here -->

[Order Now](#)
[Shopping Cart](#)  
0 items

[Help](#)

**English** (Si prefiere En Español, mire abajo)

\*Prepaid minutes listed on the face of the prepaid card are for domestic calls only. The maximum rate per domestic minute is the price paid for the prepaid card divided by the number of minutes on the card, assuming the call is not made from a U.S. payphone. International calls are based on minutes and are charged at different rates. For international rates, specific terms and conditions or to add minutes, please call Sprint 24 hour Customer Service at 1-800-366-0707. A U.S. payphone surcharge of \$0.50 will apply, or the minute rate equivalent. All rates are subject to change. Billed in 1 minute increments. Unless no connection is made, all partial minutes are rounded up to next whole minute. Card expiration date is listed on card back (Sprint Prepaid PhoneCard will have at least 90 days available). Recharge rate per minute may vary from original purchase price per minute due to retail pricing. Additional or recharged minutes added to prepaid cards are valid for 365 days from the date of recharge. If dispute arises consumer has right to contact the State Utility Commission in the state where the card was purchased. Sprint is not responsible for lost or stolen cards and warns its customers to protect their cards after purchase and activation. Sprint Network Provider.

Some countries do not permit prepaid phone card usage. Card is not designed for use with wireless or cellular phones. Sprint Prepaid PhoneCards cannot be used with any toll-free numbers, 900 or 976 numbers and will not work with voice mail, pagers or fax systems that require pressing the # key for more than two seconds at a time. No cash redemption value. Non-transferable or refundable.

Sprint makes no warranty, express or implied, regarding the conditions or fitness of the services offered for any particular use or purpose. The liability of Sprint or any of Sprint's agents, service providers or employees arising out of or in connection with the services will be limited to an amount equal to the charge for the service. In no event will Sprint, its employees, agents or service providers be liable for any punitive, special, indirect or consequential damages for any cause of action, whether in contract, tort, or otherwise and whether or not a party was or should have been aware of the possibility of these damages.

\*\*Orders that fall into the pending order process could take up to 2 hours to complete. A link to your Sprint Prepaid Product(s) will be emailed and will require you to link back to a product delivery page.

**En Español** (English above)

\*Los minutos prepagados escritos en el frente de la tarjeta prepagada son para llamadas nacionales únicamente. La tarifa máxima por minuto nacional es el precio pagado por la tarjeta prepagada dividido entre el número de minutos en la tarjeta, asumiendo que la llamada no es hecha desde un teléfono público de los EE.UU. Las llamadas internacionales están basadas en minutos y se cobran bajo tarifas diferentes. Para tarifas internacionales, términos y condiciones específicas o para adicionar minutos, favor de hablar al servicio al cliente Sprint al 1-800-366-0707 las 24 horas. Aplica cargo adicional de \$0.50 -sujeto a cambio- por llamada hecha desde un teléfono público de los EE.UU. o su cargo equivalente en minutos. Todas las tarifas están sujetas a cambio. Se factura en incrementos de 1 minuto. Los minutos parciales se redondean al próximo minuto completo a menos que no haya conexión. La fecha de vencimiento de la tarjeta está impresa en el reverso de la misma (La tarjeta Sprint Prepaid PhoneCard tendrá disponibles un mínimo de 90 días). La tarifa por minuto al recargar su tarjeta puede variar del precio por minuto original dado al precio del minorista. Los minutos recargados o adicionados a la tarjeta prepagada tendrán una validez de 365 días desde la fecha en que fueron recargados. Si existe una disputa, el cliente tiene derecho a contactar la agencia reguladora del estado donde la tarjeta fue comprada. Sprint no se hace responsable por tarjetas robadas o perdidas y avisa a sus clientes de protegerse contra robos y pérdidas de las tarjetas. Proveedor de la Red Sprint.

Algunos países no permiten el uso de tarjetas telefónicas prepagadas. La tarjeta no está diseñada para usarse con teléfonos celulares o inalámbricos. Las tarjetas prepagadas Sprint no pueden ser usadas con los número gratis, números telefónicos que comiencen con 900 ó 976 y tampoco funcionarán para los servicios de "voice mail", pager y sistemas de fax que requieran marcar la tecla de "#" por más de dos segundos a la vez. Sin valor en efectivo por devolución. No transferible ni reembolsable.

Sprint no otorga garantía explícita o expresa con relación a la idoneidad del servicio ofrecido para cualquier uso o propósito. La responsabilidad de Sprint o de sus agentes, proveedores de servicio o empleados, surgida por causa o con relación al servicio, se encuentra limitada a una cantidad idéntica al cargo por servicio; en ningún caso serán responsables de daños o perjuicios punibles especiales, expresos, directos o de consecuencia por cualquier causa contractual, de agravio, daño o cualquiera otra naturaleza, así fuere en el supuesto, o falta del mismo, en el cual cualquier persona



hubiere o debería haber estado consciente de la posibilidad de tales daños.

\*\* Los pedidos que caen dentro del proceso de pedidos pendientes, podrían tomar hasta 2 horas para ser completados. Se le enviará vía e-mail un vínculo a su(s) producto(s) prepagados de Sprint [Sprint Prepaid Product(s)] y requerirá que usted se conecte a una página de entrega de productos.

[Copyright, Trademark and Disclaimer Notices](#) | [Privacy Policy](#) | [Rates, Terms and Conditions](#) | [Regulatory and Tariffs](#) | [Site Map](#)

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## **EXHIBIT 7**



**Need Help Shopping?**  
1-800-843-2489



[Home](#) > [Phones and Office Electronics](#) > [Phone-Fax Accessories](#) > [Product Information for SPS 100MCARD](#)

[Availability Check](#)

**Please check your local store.**

**Search Nearby Stores**  
Enter your ZIP code



## Sprint 100-Minute Prepaid Long Distance Calling Card

Brand/Model: SPS 100MCARD



**\$10.00**

**Not Available For Online Purchase**

**Check Your Local Store**

No spare change in your pocket to make that phone call? You can still make that call with this Sprint 100-minute prepaid calling card. The instructions are simple to follow and you can make calls anywhere within the United States or globally. Plus, there are no monthly bills to pay and no connection fee\*. \*Calls made from payphones in the United States may be assessed a surcharge. Payphone surcharge rates subject to change.

### More Information:

- [Product Specs](#)
- [Rate This Product](#)
- [Request Copy of Manufacturer's Warranty](#)

### Product Specs

Specification	Sprint 100-Minute Prepaid Long Distance Calling Card
Warranty:Months Labor/Parts	0/0
Type	Phone cards
>	Easy to use with simple instructions to make a call
>>	Make calls within the U.S. or Internationally anytime, day or night
>>>	Fits perfectly in wallet, pocket or purse
Other Features	No hidden charges
All prices, specifications & items are subject to change without notice. Be sure to check our rebates section to see if there are any current rebates on these products. Prices in your local Circuit City store may vary due to local sales and competitive adjustments. See our Price Match Plus Guarantee	

**Not  
Available  
For Online  
Purchase**  
**Check Your  
Local Store**

**Back To Top ↑**

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If our store price is lower on the day you pick up your purchase, we will automatically adjust your purchase price to match the lower price.  
We cannot ship items outside of the USA due to manufacturer agreements.

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## **EXHIBIT 8**



**ZSComm Global**  
Satisfying long distance needs

[Home](#)
[Support](#)
[Shopping Agreement](#)
[Wholesale](#)
[About us](#)

USA Talk phone card info, USA Talk calling card rates.

Calling card, prepaid phone card, phone card, calling card online, international phone card, cheap calling card

### Prepaid calling card rates finder

Select Country

### Find the cheapest Country Rates

Select country from above list, to get the **phone card** rates.

### USA Talk Phone Card

- No connection fee calling card
- Excellent call quality, multiple carriers
- Best for all calls, low rates to many
- 69¢ maintenance fee every two weeks
- Best selling calling card to USA
- Higher rates to cell phones



Quality: ★★★★★  
Accuracy: ★★★★★

Time

**Terms and Conditions**

Rates and fees are subject to change without notice. FCC mandated surcharge of 65¢ applies when used from a payphone. 3 minute rounding for last minute talked. No refunds honored after purchase. Expires after 6 months of first use.

\$20.00 → \$18.98

**BUY**

**GET WHOLESALE phone card PRICES, click here**

**Register for our email updates**

**Sign up**

**Get Your PINs Instantly**

**Create an Account**

**Sign in to your account**

### Rate Table of USA Talk prepaid calling card

Country	Rate	Mins	
		\$10	\$20
Afghanistan	82.30 ¢	10	22
Albania	27.10 ¢	34	73
Albania Cellular	29.30 ¢	34	67
Algeria	23.90 ¢	40	82
American Samoa	16.30 ¢	61	121
Andorra	10.20 ¢	97	196
Angola	35.60 ¢	28	55
Angola Cellular	36.30 ¢	25	55

### List of calling cards.

[011 Africa calling card](#)  
[011 Latino phone cards](#)  
[24/7 Calling card online](#)  
[Africa One calling card](#)  
[African Dream phone card](#)  
[Alegria Latina phone card](#)  
[Time calling cards](#)  
[Bay Tel prepaid phone card](#)

**We accept these payments**



[Tell A friend about us](#)

**Buy More Save More**

Buy 5 cards get 2% off  
 Buy 8 cards get 3% off

## **EXHIBIT 9**



**ZSComm Global**  
Satisfying long distance needs

[Home](#)
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[Shopping Agreement](#)
[Wholesale](#)
[About us](#)

Calling card, prepaid phone card, phone card, calling card online, international phone card, cheap calling card

### Prepaid calling card rates finder

Select Country

### Find the cheapest Country Rates

Select country from above list, to get the **phone card** rates.

### STI World prepaid calling card and phone card page

STI World phone card can be used from USA, Canada, and UK with the low rates advertised below. STI World calling card can also be used from Belgium, Dominican Republic, France, Germany, Hong Kong, Ireland, Italy, Japan, New Zealand, Norway, Switzerland to call anywhere around the world.\*

### STI WORLD Phone Card - Rate Table and information of STI WORLD calling card.



### List of calling cards.

[011 Africa calling card](#)  
[011 Latino phone cards](#)  
[24/7 Calling card online](#)  
[Africa One calling card](#)  
[African Dream phone card](#)  
[Alegria Latina phone card](#)  
[America Time calling cards](#)  
[Bay Tel prepaid phone card](#)

### GET WHOLESALE phone card PRICES, click here

### Register for our email updates

Sign up

- **World calling card! Use from Canada, USA and the UK with these low rates!**

- Card can be used from other countries: Belgium, Dominican Republic, France, Germany, Hong Kong, Ireland, Italy, Japan, New Zealand, Norway, Switzerland.

- **Albania 4¢/min, Algeria 7¢/min**
- **Argentina 1.6¢/min, Buenos**

**Get Your PINs Instantly**

**Create an Account**

**Sign in to your account**

### We accept these payments



[Tell A friend about us](#)

### Buy More Save More

Buy 5 cards get 2% off  
 Buy 8 cards get 3% off



[Big Time prepaid calling card](#)  
[Bollywood Super Star](#)  
[Cielito Lindo phone cards](#)  
[CTA Africa calling card](#)  
[Caribbean Rum calling card](#)  
[Contacto Latino phone cards](#)  
[Fast Link prepaid phone card](#)  
[Florida Star phone card](#)  
[Global Express calling card](#)  
[Gold Card phone card](#)  
[Golden Call calling cards](#)  
[Good Morning calling cards](#)  
[Hello Africa calling card](#)  
[Max Talk prepaid calling card](#)  
[Megatel Africa phone card](#)  
[Megatel Asia phone card](#)  
[Megatel Middle East](#)  
[MTI Africa prepaid phone card](#)  
[My Africa calling cards online](#)  
[My Link phone card online](#)  
[O Card prepaid phone card](#)  
[Original Gold phone card](#)  
[Phone Bank calling card](#)  
[Quality One Gold phone card](#)  
[Red Africa phone card](#)  
[Saigon Tel calling cards](#)  
[SDI Africa Middle East](#)  
[SDI Asia calling card](#)  
[SDI Gold calling card](#)  
[SDI Local phone cards online](#)  
[SDI Platinum phone cards](#)  
[Simply Africa calling cards](#)  
[Simply Asia phone cards](#)  
[Speedway calling cards](#)  
[STI World prepaid phone card](#)  
[STX Africa calling cards](#)  
[TCI A1 prepaid calling card](#)  
[TCI Africa prepaid calling card](#)  
[TCI Gold prepaid phone cards](#)  
[TCI Platinum phone card](#)  
[TCI World Express calling card](#)  
[UME prepaid phone cards](#)  
[UNI World calling cards](#)  
[USA prepaid phone cards](#)  
[USA Talk prepaid phone card](#)  
[Vatan prepaid phone cards](#)  
[VCG Asia phone card online](#)  
[VCG Latino calling cards](#)

**Quality: ★★★★★**  
**Talk Time: ★★★★★**  
**Rating: ★★★★★**

Sale Price: ~~\$20--~~ **\$19.98**



- Aires**  
**1¢/min**
- **Bangladesh**  
**7¢/min,**  
**Dhaka**  
**3¢/min**
- **Bolivia**  
**4¢/min,**  
**Bulgaria**  
**3¢/min**
- **China**  
**1¢/min,**  
**Costa Rica**  
**2¢/min**
- **Egypt**  
**9¢/min,**  
**Gambia**  
**7¢/min**
- **Greece**  
**2.5¢/min,**  
**Haiti**  
**7¢/min**
- **India**  
**8¢/min,**  
**Jamaica**  
**4¢/min**
- **Mexico**  
**3.3¢/min,**  
**Mexico City**  
**2¢/min**
- **Morocco**  
**10¢/min,**  
**Pakistan**  
**14¢/min**
- **Turkey**  
**10¢/min,**  
**Istanbul**  
**8¢/min**
- **UK 1¢/min,**  
**UK cell**  
**13¢/min**
- 
- 

#### **CHEAP calling card RATES**

International calling card destinations

#### Domestic USA

Albania  
 Algeria  
 Andorra  
 Argentina  
 Buenos Aires  
 Argentina cell  
 Armenia  
 Australia  
 Austria  
 Azerbaijan  
 Bahrain  
 Bangladesh  
 Chittagong  
 Dhaka  
 Belarus  
 Belize  
 Benin  
 Bhutan  
 Bolivia  
 Bosnia  
 Botswana  
 Brazil  
 Rio  
 Bulgaria  
 Cambodia  
 Cameroon  
 Canada  
 Chile  
 China  
 Colombia  
 Costa Rica  
 Dominican Republic  
 Ecuador  
 Egypt  
 El Salvador  
 France  
 Gambia  
 Georgia  
 Germany  
 Ghana  
 Greece  
 Guam  
 Honduras  
 Hong Kong  
 India  
 Indonesia  
 Jakarta  
 Iran  
 Tehran  
 Ireland  
 Israel  
 Italy  
 Jamaica  
 Japan  
 Jordan  
 Kenya  
 South Korea  
 Kuwait  
 Laos

More phone cards and calling cards coming soon.

### **STI World calling card and phone card information**

By purchasing this phone card you agree with these terms and conditions. Rates and fees are subject to change without notice. An FCC mandated surcharge applies when used from a payphone. The rate can be anywhere between 49¢ to 69¢ per call depending on the payphone carrier. Expires after three months of first use. No refunds or returns are honored once the calling card is purchased. Service fees may apply. A semi monthly fee of \$0.59 may apply. Application of surcharges and fees will have the effect of reducing total minutes actually received on the card from the minutes announced. Calls placed to cellular phones may be charged at a higher rate. Call time is deducted in three minute increments. The advertised rates are for calls placed from USA, Canada and the UK. Calls placed from other available countries will charge different rates. We are not responsible for lost or stolen PINs, keep your PINs and phone card information safe. Toll

## **EXHIBIT 10**



**ZSComm Global**  
Satisfying long distance needs

[Home](#)

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[About us](#)

## Quality One Gold prepaid phone cards and prepaid calling cards page

Calling card, prepaid phone card, phone card, calling card online, international phone card, cheap calling card

### Quality One Gold International Phone Card - Rate Table and information of Quality One Gold international calling card.

**GET WHOLESALE phone card PRICES, click here**

#### Prepaid calling card rates finder

Select Country  
**Find the cheapest Country Rates**

Select country from above list, to get the **phone card** rates.



Quality: ★★★★★  
Talk Time: ★★★★★  
Rating: ★★★★★

Sale Price: ~~\$15~~

**>\$14.25** 

- Excellent quality calling card with cheap rates to all countries.
- New calling card with no connection fee.
- Nationwide toll free access phone card online.
- Azerbaijan 56 min.
- Cambodia 46min.
- China 400 min.
- Greece 350 min.
- Taiwan 400 min.
- Philippine 130 min.
- 

**Register for our email updates**

**Sign up**

**Get Your PINs Instantly**

**Create an Account**

**Sign in to your account**

**We accept these payments**



Tell A friend about us

List of calling cards.

[011 Africa calling card](#)  
[011 Latino phone cards](#)  
[24/7 Calling card online](#)  
[Africa One calling card](#)  
[African Dream phone card](#)  
[Alegria Latina phone card](#)  
[America Time calling cards](#)  
[Bay Tel prepaid phone card](#)

### Quality One Gold phone cards and prepaid calling cards information

Rates and fees are subject to change without notice. An FCC mandated surcharge applies when used from a payphone. The rate can be anywhere between 49¢ to 79¢ per call depending

**Buy More Save More**

Buy 5 cards get 2% off  
Buy 8 cards get 3% off

[Big Time prepaid calling card](#)  
[Bollywood Super Star](#)  
[Cielito Lindo phone cards](#)  
[CTA Africa calling card](#)  
[Caribbean Rum calling card](#)  
[Contacto Latino phone cards](#)  
[Fast Link prepaid phone card](#)  
[Florida Star phone card](#)  
[Global Express calling card](#)  
[Gold Card phone card](#)  
[Golden Call calling cards](#)  
[Good Morning calling cards](#)  
[Hello Africa calling card](#)  
[Max Talk prepaid calling card](#)  
[Megatel Africa phone card](#)  
[Megatel Asia phone card](#)  
[Megatel Middle East](#)  
[MTI Africa prepaid phone card](#)  
[My Africa calling cards online](#)  
[My Link phone card online](#)  
[O Card prepaid phone card](#)  
[Original Gold phone card](#)  
[Phone Bank calling card](#)  
[Quality One Gold phone card](#)  
[Red Africa phone card](#)  
[Saigon Tel calling cards](#)  
[SDI Africa Middle East](#)  
[SDI Asia calling card](#)  
[SDI Gold calling card](#)  
[SDI Local phone cards online](#)  
[SDI Platinum phone cards](#)  
[Simply Africa calling cards](#)  
[Simply Asia phone cards](#)  
[Speedway calling cards](#)  
[STI World prepaid phone card](#)  
[STX Africa calling cards](#)  
[TCI A1 prepaid calling card](#)  
[TCI Africa prepaid calling card](#)  
[TCI Gold prepaid phone cards](#)  
[TCI Platinum phone card](#)  
[TCI World Express calling card](#)  
[UME prepaid phone cards](#)  
[UNI World calling cards](#)  
[USA prepaid phone cards](#)  
[USA Talk prepaid phone card](#)  
[Vatan prepaid phone cards](#)  
[VCG Asia phone card online](#)  
[VCG Latino calling cards](#)

More phone cards and calling cards coming soon.

on the payphone carrier. Expires after three months of first use. No refunds or returns are honored once the calling card is purchased. Calls are billed in 3 minute increments. Maintenance fee applies that can be charged weekly or bi-weekly. Higher rates to cellular destinations. Federal excise and telecom taxes may apply to certain destinations. We are not responsible for lost or stolen PINs, keep your PINs and phone card information safe. Toll free access numbers and other necessary information will be provided once the purchase is completed. As a result of the additional fees and taxes total talk time will be less than the advertised minutes.

### Quality One Gold phone cards and prepaid calling cards rate table

Country	Rate/Min	Min \$5	Min \$10
Afghanistan	\$0.36	14	28
Alaska	\$0.05	102	204
Albania	\$0.12	43	86
Algeria	\$0.11	45	90
Andorra	\$0.07	70	140
Angola	\$0.19	27	54
Anguilla	\$0.21	24	48
Antarctica - Casey	\$0.20	25	50
Antarctica - Scott	\$0.20	25	50
Argentina	\$0.03	150	300
Argentina - Buenos Aires	\$0.02	313	626
Armenia	\$0.08	63	126
Australia	\$0.04	125	250
Austria	\$0.04	125	250
Azerbaijan	\$0.18	28	56
Bahamas	\$0.08	63	126
Bahrain	\$0.20	25	50
Bangladesh	\$0.15	33	66
Bangladesh - Cell	\$0.13	38	76
Bangladesh - Chittagong	\$0.06	88	176
Bangladesh - Dhaka	\$0.04	125	250
Bangladesh - Sylhet	\$0.07	70	140
Belarus	\$0.24	21	42
Belgium	\$0.04	125	250
Benin	\$0.13	38	76
Bolivia	\$0.12	41	82
Bolivia - Cochabamba	\$0.07	75	150
Bolivia - La Paz	\$0.07	75	150
Bolivia - Sta Cruz	\$0.07	75	150
Bosnia & Herzegovina	\$0.17	30	60
Botswana	\$0.11	45	90
Brazil	\$0.05	100	200
Brazil - Belo Horizonte	\$0.03	162	324
Brazil - Rio De Janeiro	\$0.02	225	450
Brazil - Sao Paulo	\$0.02	225	450

### CHEAP calling card RATES

International calling card destinations

#### Domestic USA

[Albania](#)  
[Algeria](#)  
[Andorra](#)  
[Argentina](#)  
[Buenos Aires](#)  
[Argentina cell](#)  
[Armenia](#)  
[Australia](#)  
[Austria](#)  
[Azerbaijan](#)  
[Bahrain](#)  
[Bangladesh](#)  
[Chittagong](#)  
[Dhaka](#)  
[Belarus](#)  
[Belize](#)  
[Benin](#)  
[Bhutan](#)  
[Bolivia](#)  
[Bosnia](#)  
[Botswana](#)  
[Brazil](#)  
[Rio](#)  
[Bulgaria](#)  
[Cambodia](#)  
[Cameroon](#)  
[Canada](#)  
[Chile](#)  
[China](#)  
[Colombia](#)  
[Costa Rica](#)  
[Dominican Republic](#)  
[Ecuador](#)  
[Egypt](#)  
[El Salvador](#)  
[France](#)  
[Gambia](#)  
[Georgia](#)  
[Germany](#)  
[Ghana](#)  
[Greece](#)  
[Guam](#)  
[Honduras](#)  
[Hong Kong](#)  
[India](#)  
[Indonesia](#)  
[Jakarta](#)  
[Iran](#)  
[Tehran](#)  
[Ireland](#)  
[Israel](#)  
[Italy](#)  
[Jamaica](#)  
[Japan](#)  
[Jordan](#)  
[Kenya](#)  
[South Korea](#)  
[Kuwait](#)  
[Laos](#)

## **EXHIBIT 11**

HOME | PRODUCTS | TECHNICAL SUPPORT | CONTACT US | AFFILIATE PROGRAMS | BUY ONLINE OR  
CALL 1-877-LDCARDS



Account

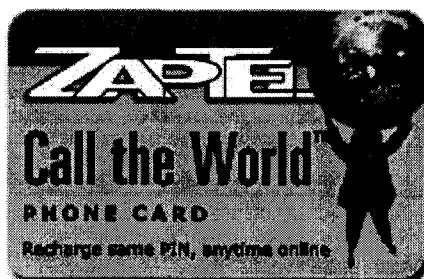
Rate  
Search

Help

My  
CartLog  
Out

Thursday 1. Jul 2004

The **Call The World** from ZapTel



Popular for business use

- Rechargeable -- keep same PIN
- Retrieve call detail -- for your expense report or to check per call costs
- 24/7 access to recharge and call detail -- convenient to your schedule
- New! Use your card at least once every six months, and it never expires.
- A ZapTel classic and favorite for reliability, costs and features

Good rates internationally for both land line and cell phone destinations. Now works from Canada, Hawaii and Alaska too!

RATES LOWERED ON 90% OF DESTINATIONS AS OF MAY 6, 2004

#### CARD USER RATINGS:

Call Quality: ★★★★★

Technical Support: ★★★★★

Ease of Use: ★★★★★

Busy Circuits: ★★★★★

Overall Rating: ★★★★★

#### PURCHASE OPTIONS:

**Buy Now  
Online!**



Or, to order offline  
call **1-877-LDCards**

Distributor Orders, Go Here ►

Rates | Access Numbers for this card

#### Card Specifications:

Denominations	<input checked="" type="radio"/> \$20.00 <input type="radio"/> \$50.00 <input type="radio"/> \$10.00
Surcharge	10%
Billing Increments	1 minute
Recharge Option	Yes
Expiration	6 months after last use
Technical Support	1-877-532-2737
Enhanced Features	Instantly Recharge same PIN any time of day from your online ZapTel account. Get Call detail records online. Call from Canada to the world.
Multilingual Technical Support	No
Peak/Off-Peak Calling times	Same all the time
Call Origination Allowed	US 48 states, Alaska, Hawaii, Canada
Payphone Surcharge	\$.50
Service Fee	None

## Here is complete information on the phone card service chosen.

**Service Provider:**

ZapTel

**Card Type:****Call The World**

A favorite for business people. A reliable RECHARGABLE card with no connection or maintenance fees! Instantly recharge this PIN yourself any time of day from your online ZapTel account. ..

Call the World™ is a protected trademark of ZapTel Corporation and the card artwork is (c)Copyright 2004 ZapTel Corporation, All Rights Reserved.

**Calling Instructions:**

1. Dial 1-800-462-9904.
2. At the prompt, enter your PIN.
3. For international calls, dial 011 + country code + number + # key. For calls within the U.S. dial 1 + area code + number.
4. To make another call, press # key for two seconds.

To recharge this PIN, visit your ZapTel Account and click Recharge or call 1-877-532-2737 with a VISA, Mastercard, American Express or Discover card. You may add from \$20-\$100 once you have used at least \$10 in calls. (View call records by clicking on the "recharge" link in your account and proceed to the recharge account page for the link)

Card expires 6 months after last use

NEW RATES EFFECTIVE MAY 6, 2004. ABOUT 90% OF DESTINATIONS WENT DOWN, 10% WENT UP

**Service Provider's Warranties & Product Information:**

Rates are subject to change without notice. There is a \$.50 FCC mandated surcharge for all calls made from a payphone. There is a 10% surcharge on all calls. Calls are billed in 1 minute increments. For technical support, call 1-877-532-2737 during the hours of 8-6 CST.

[HOME](#) | [SITE MAP](#) | [PRIVACY POLICY](#) | [TERMS OF USE](#) | [ABOUT ZAPTEL](#) | © 1999 - 2004



## **EXHIBIT 12**



HOME | PRODUCTS | TECHNICAL SUPPORT | CONTACT US | AFFILIATE PROGRAMS | BUY ONLINE OR  
CALL 1-877-LDCARDS



Account

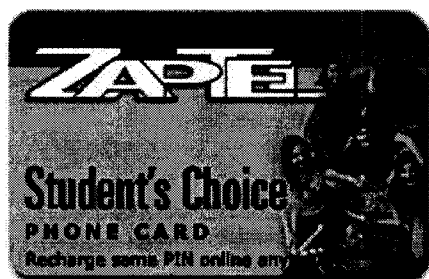
Rate  
Search

Help

My  
CartLog  
Out

Thursday 1. Jul 2004

The **Students Choice - Rechargeable** from  
ZapTel



**International Student Favorite.** Memorize your PIN  
and keep the same number all through school.

When minutes run low, recharge (add minutes to) your  
card yourself day or night through your account at  
[www.zaptel.com](http://www.zaptel.com).

**New! Never expires** This card never expires if you use  
it at least once every 90 days. How's that for  
convenience?

Rates updated as of May 12, 2004.

#### CARD USER RATINGS:

Call Quality: ★★★★★

Technical Support: ★★★★★

Ease of Use: ★★★★★

Busy Circuits: ★★★★★

Overall Rating: ★★★★★

#### PURCHASE OPTIONS:

**Buy Now  
Online!**



Or, to order offline  
call **1-877-LDCards**

Distributor Orders, Go Here ►

Rates | Access Numbers for this card

#### Card Specifications:

Denominations	<input checked="" type="radio"/> \$20.00 <input type="radio"/> \$50.00
Surcharge	10%
Billing Increments	1 minute
Recharge Option	Yes
Expiration	90 days after last use
Technical Support	1-877-532-2737
Enhanced Features	Keep the same PIN and recharge in five mouse clicks, anytime, online.
Multilingual Technical Support	No
Peak/Off-Peak Calling times	Same all the time
Call Origination Allowed	USA 48 States, Hawaii and Canada
Payphone Surcharge	\$.50
Service Fee	\$0.59 monthly account fee

**Here is complete information on the phone card service chosen.**

**Service Provider:**

ZapTel

Services provided by ZapTel. All rates, charges and billing increments are subject to change without notice as permitted by law. Calls are billed in one minute increments. No connection fee; \$0.59 monthly account fee applies. There is a \$.50 fee for calls made from a payphone. There is a 10% surcharge per call.

**Card Type:****Students Choice - Rechargeable**

Rechargeable student phone card with no connection fee. The most popular phone card for college students at over 200 schools.

Whenever minutes run low, keep the same PIN number and recharge it yourself, anytime, online with your ZapTel account.

Students Choice™ is a protected trademark of ZapTel Corporation, and the card artwork is (c) Copyright 2004 ZapTel Corporation All Rights Reserved.

**Calling Instructions:**

1. Dial 1-800-462-9904.
2. At the prompt, enter your PIN.
3. For international calls, dial 011 + country code + number + # key. For calls within the U.S. dial 1 + area code + number.
4. To make another call, do not hang up, press the # key for two seconds.

Card expires 90 days after last use.

To recharge your phone card in 5 mouse clicks, log in to your ZapTel account and click on the Recharge link. You may add from \$20 to \$100 at any time with a VISA, Mastercard American Express or Discover. New rates as of May 12, 2004.

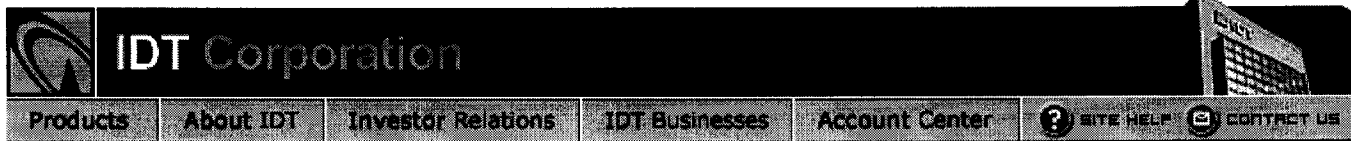
**Service Provider's Warranties & Product Information:**

Minutes are reduced when calling a cellular phone. All rates, charges and billing increments are subject to change without notice as permitted by law. Calls are billed in one minute increments. No service or connection fee; \$0.59 monthly account fee applies. There is a \$.50 fee for calls made from a payphone. There is a 10% surcharge per call. This card expires 90 days after last use. Services provided by ZapTel.

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## **EXHIBIT 13**



Calling cards for everyone, at truly fantastic rates.

[Home](#) >> [Products](#) >> [Calling Cards](#)

#### Calling Cards

- Global Call Rechargeable
- Signup
- How To Use
- Features/Advantages
- Calling Overseas
- Domestic Rates
- International Rates
- Access Numbers
- About GlobalCall
- Contact Us
- My Account
- Prepaid Retail Union Telecard
- DebiTalk
- Private Label
- Corporate Calling Card
- Government Calling Card



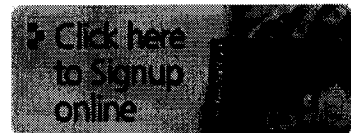
GlobalCall provides the best rates to countries all over the world.

➤ [Check on your destination.](#)



There are GlobalCall access numbers in over 55 countries around the world.

➤ [Click here for a list.](#)



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[Close Window](#)

## **EXHIBIT 14**



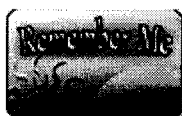
Your Shopping Cart: 0 it

[Home](#) | [Rate Finder](#) | [Products](#) | [Customer Service](#) | [Member Home](#) | [Login](#)

## Remember Me Phone Cards - Best Rates for Prepaid Calling Cards

Hello! V

[Home](#) > [Products Home](#) > Product: Remember Me  
Remember Me - Prepaid Phone Cards and Calling Cards for .



### Product Description

Pin less dialing.  
No maintenance fees!  
No connection fees!  
800 Access Number.

**Buy now 20% discount**

**Call anywhere in India for 8 cents a minute!\***

**\* after 20% discount**

This amazing new phone card lets you call without dialing lengthy PIN numbers. You simply assign your PIN number to your phone number. Then each time you call from that number, your PIN is automatically recognized. Better yet, you can assign your PIN number to as many as five phone numbers, including your cellular and home numbers. And you can refill or increase your balance easily.

### Service Provider

Entrix

### Rounding

1 Minute + 3 Minutes

### Maintenance Fee

None

### Access Number

1-800-789-2681

### More Access Numbers

### Customer Service Hotline

1-888-214-9753

### Additional Legal Information

-----  
New York residents are obligated to pay sales tax  
-----

Rates are subject to change without prior notice.  
Last update on **Jul 8 2004**

### Instructions For Use:

1. Dial the access number and enter your calling card PIN #.
2. Press \*5 to assign the number you are calling from to the pin #.
3. Press \*7 to CHECK if you entered your PIN number correctly.
4. DIAL the number you wish to reach.
5. To increase or refill your balance, purchase a new Remember M card and enter its PIN. It will automatically be assigned to the phc numbers you have set up.
6. Press \*9 to deactivate the no-PIN dialing feature.
7. Press \*4 to hear a listing of complete instructions.



[India  
Calling Card  
Phone Cards](#)



[China  
Calling Card  
Phone Cards](#)



[Nigeria  
Calling Card  
Phone Cards](#)



[South Korea  
Calling Card  
Phone Cards](#)



[Brazil  
Calling Card  
Phone Cards](#)



[South A  
Calling C  
Phone C](#)

### Country Highlight For: Remember Me

To See All Rates: [A - I](#) [J - R](#) [S](#)

Country	Rate	Connection Fee	\$5 Card	\$10 Card	\$20 Card	\$ Card
Brazil	4.34 ¢	0	115	229	460	
Canada	2.77 ¢	0	178	361	721	1
China	1.75 ¢	0	283	571	1141	2
Germany	2.50 ¢	0	199	400	799	1
India	10.00 ¢	0	49	100	199	
Israel	2.50 ¢	0	199	400	799	1
Nigeria	7.00 ¢	0	70	142	283	
Nigeria,Lagos	3.80 ¢	0	130	262	526	1
Philippines	12.00 ¢	0	40	82	166	
Romania	8.30 ¢	0	58	118	238	
Romania,Bucharest	7.10 ¢	0	70	139	280	
Russia	3.80 ¢	0	130	262	526	1
Russia,Moscow	2.50 ¢	0	199	400	799	1
Russia,St. Petersburg	2.50 ¢	0	199	400	799	1
South Africa	5.00 ¢	0	100	199	400	
South Korea	2.00 ¢	0	250	499	1000	1
United Kingdom	2.50 ¢	0	199	400	799	1
USA	2.50 ¢	0	199	400	799	1

## Remember Me

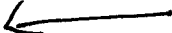
Local or regional phone company charges may apply.

No connection fees.


No maintenance fee.

A 20% service fee is applied after each call is completed.

1 minute + 3 minute rounding.

Toll free access from a payphone will incur a 65.0¢ per call surcharge. 

Calls to International cellular phones may be billed at a different rate.

Rates and fees are subject to change without notice, except where prohibited by law. 

An extra 1¢ per min charge will apply when calling from outside of the contiguous 48 states.

Usage rounded to full minutes.

Total per-call charge rounded to nearest whole cent.

Card expires 12 months from first use or 2 years from purchase. 

No cash value.

Service provided by Entrix.

**Customer Service Hotline for Service Provider: 1-888-214-9753**

**Customer Service Hotline for Website: 1-800-410-3280**

[Print Page](#)

[Close Window](#)



## **EXHIBIT 15**

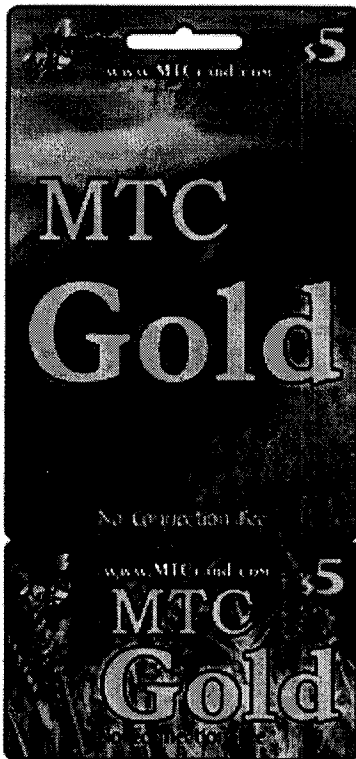
Toll Free: 1-866-340-3002 :: Search By Card:  Select Card

[Home](#) | [Contact Us](#)



[HOME](#) > [Phone Cards](#) > [Prepaid Phone Card](#)

**MTC Gold**



► **Featured Rate Deck ::**

Country Called	Rate	Con. Fee	Minu \$
brazil	\$0.025	\$0	20
haiti	\$0.071	\$0	70
israel	\$0.022	\$0	22
jamaica	\$0.05	\$0	10
mexico	\$0.042	\$0	12
mexico guadalajara	\$0.022	\$0	22
mexico mexico city	\$0.022	\$0	22
mexico monterrey	\$0.022	\$0	22
mexico puebla	\$0.027	\$0	18
nigeria	\$0.091	\$0	55
nigeria lagos	\$0.045	\$0	11
palestine	\$0.026	\$0	19
palestine cell	\$0.04	\$0	12
peru	\$0.056	\$0	90
peru lima	\$0.017	\$0	30
poland	\$0.014	\$0	35
slovakia	\$0.042	\$0	12
turkey	\$0.083	\$0	60
uruguay	\$0.091	\$0	55
us	\$0.029	\$0	17
venezuela	\$0.05	\$0	10
venezuela caracas	\$0.029	\$0	17

► **Complete Rate Deck ::**

[Please Click Here to view the complete rate deck](#)

► **Phone Card Info ::**

- ◆ [See the Poster](#)
- ◆ [Print Poster](#)
- ◆ [Distributor Inquiries](#)
- ◆ [Access Numbers](#)

► **Disclaimer:**

Surcharges and fees will affect actual number of minutes delivered. By purchasing you accept these terms and the terms listed at [www.ibasis.net/prepaid/callcard](http://www.ibasis.net/prepaid/callcard). C days from first use. A \$.69 per week maintenance fee applies 24 hours after first use. Payphone surcharge of \$.65 applies. Rates are subject to change without notice. Value and is not refundable.

**► MTC Gold :**

- Connection Fees: 0¢
- Rounding: 3 minutes
- Maintenance Fee: 69¢
- Payphone fee: 69¢

---

**[HOME](#) | [PRODUCTS AND SERVICES](#) | [DISTRIBUTOR](#) | [CONTACT US](#)**

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178 Lakeview Ave. Clifton, NJ 07011

Phone: 866-340-30020 or 973-340-8650 Fax: 973-340-2999

Questions? Comments? Please e-mail: **[sales@MTCCard.net](mailto:sales@MTCCard.net)**

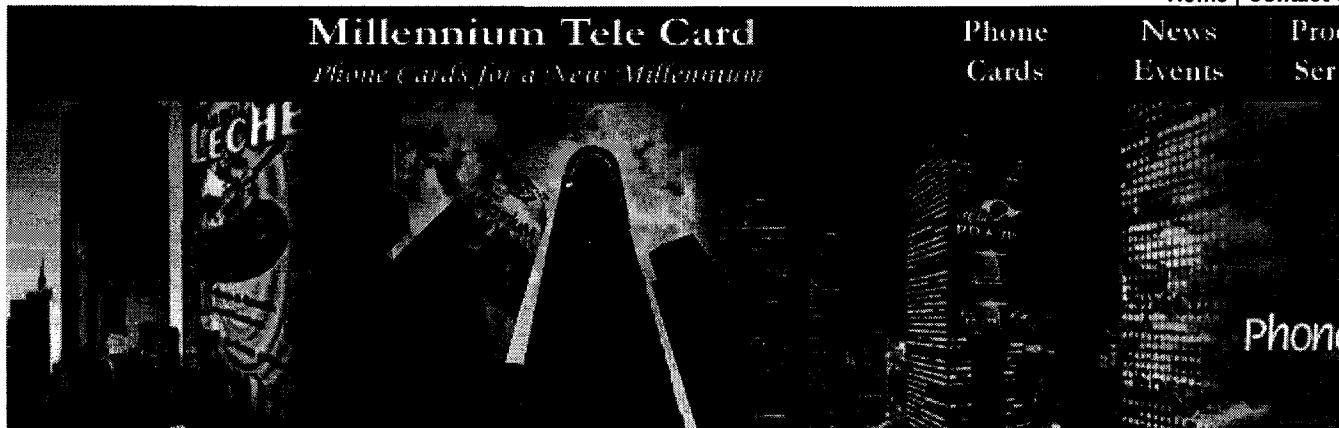
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## **EXHIBIT 16**

Toll Free: 1-866-340-3002 :: Search By Card:



[Home](#) | [Contact Us](#)



[HOME](#) > [Phone Cards](#) > [Prepaid Phone Card](#)

Mi Casa NJ



► **Featured Rate Deck ::**

Country Called	Rate	Con. Fee	Minu \$
brazil	\$0.031	\$0.5	15
canada	\$0.005	\$0.3	100
colombia	\$0.036	\$0.35	13
guyana	\$0.135	\$1	35
jamaica	\$0.079	\$0.5	60
mexico	\$0.043	\$1	10
morocco	\$0.103	\$1	45
norway	\$0.02	\$0.3	24
pakistan	\$0.189	\$0.5	25
us	\$0.005	\$0.4	100

► **Complete Rate Deck ::**

Please [Click Here](#) to view the complete rate deck

► **Phone Card Info ::**

- ◆ [See the Poster](#)
- ◆ [Print Poster](#)
- ◆ [Distributor Inquiries](#)
- ◆ [Access Numbers](#)

► **Disclaimer:**

By using this card, you agree to this: Calls are billed in 1 min increments. A 79¢ F surcharge applies to calls from payphones. Calls to mobile phones may be billed. maintenance fee applies 24 hrs after the 1st call and weekly thereafter. Service apply. Fed taxes will be deducted. Rates and fees can change without prior or late changes, fees and taxes reduce the number of advertised minutes. Card not rech or exchangeable. Card and network providers make no express or implied warran condition or fitness of the service offered for any particular use. Card may be dea notice if fraud or non-payment is suspected. Card expires 90 days after 1st use. Y for unauthorized use, loss or theft of card. Safeguard your PIN. Service provided I

► **Mi Casa NJ :**

- Connection Fees: 50¢
- Rounding: 3 minutes
- Maintenance Fee: 79¢
- Payphone fee: 79¢

[HOME](#) | [PRODUCTS AND SERVICES](#) | [DISTRIBUTOR](#) | [CONTACT US](#)

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178 Lakeview Ave. Clifton, NJ 07011  
Phone: 866-340-30020 or 973-340-8650 Fax: 973-340-2999  
Questions? Comments? Please e-mail: [sales@MTCcard.net](mailto:sales@MTCcard.net)

---

## **EXHIBIT 17**

**9278**  
**COM**


## Browse

### Resources

[View Cart](#)  
[Order Status](#)  
[About Our Store](#)  
[About Phone Cards](#)  
[Browsers & Tools](#)  
[Customer Service](#)  
[Contact us](#)  
[FAQ](#)  
[AreaCode Search](#)  
[Become Distributor](#)

### E-Account

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[Log-In](#)

ScanAlert™

**HACKER**  
**SAFE**

TESTED 01-JUL

reviewed by

  
 site privacy statement


## Speed Phone Card


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**\$2.5** ✓

### Product Information

Connection Fee:	None
Billing Increment:	1 Minute
Payphone Surcharge:	49¢
Expiry Date:	Expires after 90 Days from use.
Customer Service Number:	Is available
Customer Service Hours:	24 / 7

### Description:

Note: USE Your PINS WITHIN 48HRS AFTER PURCHASE OTHERWISE THE CARD EXPIRES

- Minute information is based on entire card is one single call.
- International calls made to Cellular Phones are at higher rates.
- Prices are subject to change without notice.
- Please call Customer service for listing of rate country.

### Default Dialing Instructions

1. Dial **800 Number**
2. At the prompt, enter your PIN number
3. press 1+area code+number for calls within the U.S. to Canada or the Caribbean
4. press 011+country code+city code+number for calls outside the U.S.



# Refer a friend

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## **EXHIBIT 18**



Company

Prepaid Calling Cards

Prepaid Services

POSA

Contact Us

## Terms & Conditions

### SBC Prepaid Phone Cards

Services are provided by Encompass Communications, L.L.C. Terms & Conditions: Advertised minutes are based on a single call. Calls are billed in one-minute increments. Card may be recharged by calling the Customer Service Number. If you are unable to resolve a complaint with the provider of this phone card, you may contact your state regulatory agency. Provider assumes no liability for lost or stolen cards. Please safeguard this card against loss or theft. Card expires the earlier of 180 days from last use or on 12/31/06. Calls may be placed from any of the 50 United States. Card works on touchtone phones only and some phones may restrict the use of prepaid phone cards. Card cannot be used to place 900 number calls. International rates and connection fees may vary from domestic rates and will vary by destination. Calls to international wireless numbers may vary from landline rates. Rates and connection fees are subject to change without notice. No refund or exchange. Provider makes no warranties regarding its services and liability is limited to the face value of this card.

#### New Customers:

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#### News & Events:

Encompass named 'Card News' 10 to W Companies on the M

Visit Encompass at I Markets Expo, Booth 4-6, 2004, New York

### SBC-TELMEX Prepaid Phone Cards

25 Minutes to the rest of Mexico. Calls are billed in 1 minute increments. A 49¢ surcharge applies to calls from payphones. A 49¢ weekly maintenance fee is applied 7 days from first use, and weekly thereafter. Rates and fees can change without prior notice. Card is not rechargeable. Card may be deactivated without notice if fraud is suspected. Safeguard your Card and PIN. You are responsible for any loss, theft or unauthorized use.

By purchasing or using this Card, you consent to the Terms and Conditions below:

1. A surcharge of 49 cents applies to pay phone calls. A weekly maintenance fee of 49 cents is charged seven days after the first use, and weekly thereafter. International flat rates are higher than U.S. domestic flat rates, differ according to destination called and are subject to change without notice. Rates may be higher for calls made to or from mobile phones. Call Customer Service for exact rates, surcharge information, and available countries. (Customer Service in USA = 1-866-209-0537. Customer Service in Mexico = 01-800-290-0537) If unable to resolve a complaint, contact our Customer Service Department or the state regulatory agency in the state where Card was purchased.
2. This Card can be used to place the following types of calls: domestic calls within the United States, international calls from the United States to select countries, domestic calls within Mexico, and international calls from Mexico to select countries. Call Customer Service for complete rates and available countries. Card cannot be used to place 700 or 900 number service calls, or to place certain operator-assisted calls such as third-party-billed and collect calls.
3. Safeguard your Card and PIN. You are responsible for any loss, theft or unauthorized use.
4. TELMEX USA, L.L.C. and its distributors and agents make no express or implied representations or warranties about their services and disclaim any implied warranties, including, but not limited to, warranties of title or implied warranties of merchantability or fitness for a particular purpose or use or non-infringement. With respect to any allegation, claim, or dispute related to use of the Card, the liability of TELMEX USA, L.L.C. and its distributors and agents will be limited to the face value of the Card. IN NO EVENT WILL TELMEX USA, L.L.C., ITS EMPLOYEES, AGENTS OR ANY

COOPERATING SERVICE PROVIDER(S) BE LIABLE FOR ANY PUNITIVE, SPECIAL, INDIRECT, RELIANCE, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

5. You and TELMEX USA, L.L.C. agree that the exclusive remedy for all disputes arising out of purchase or use of this Card, except for matters you take to small claims court, is arbitration by an independent arbitrator. YOUR DISPUTE WILL NOT BE HEARD BY A JURY OR IN COURT AND MAY NOT BE MADE PART OF A CLASS ACTION.

6. Card may be suspended or terminated without notice if TELMEX USA, L.L.C. has reason to suspect fraudulent use. Card is only refundable with purchase receipt.

7. TELMEX USA reserves the right to cancel Cards if it is notified that there are technical problems.

8. Minutes do not expire, however, a 49¢ weekly maintenance charge applies.

9. Call times are billed in 1-minute increments; partial minutes used are charged as full minutes.

10. Service is provided by TELMEX USA, L.L.C. except for Mexico-originated calls, in which case the service is provided by Telefonos de Mexico, S.A. de C.V.

11. This card cannot be used to place calls to Guantanamo Bay, Ascencion Island, Cook Islands, Cuba, Diego Garcia, East Timor, Falkland Island, Greenland, Guinea Bissau, Inmarsat A Voice, Inmarsat Aeroh, Inmarsat B Hsd, Inmarsat B Voice, Inmarsat M, Inmarsat Minim, IridiumCodigo 8816, IridiumCodigo 8817, Kiribati, Korea D.R. (North), Nauru, Niue Island, Sao Tome, Solomon, Solomon Mobile, Somalia, St. Helena, Thuraya Code 88216, Tokelau, Tuvalu, Vanuatu and Wallis & Fotuna Island.

**Call Today:**  
**1-877-746-6273**  
or email us at  
**esales@eclic.com**